



Application No. 09/710,776
Amendment Dated 12/20/04
Reply to Office Action of 09/29/04
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Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) Method for detecting fraud ~~[[is]]~~ in non-personal transactions comprising the steps of:
collecting purchaser data for the transaction, said purchaser data comprising a billing address and a ship-to address;
transmitting ~~the purchaser's data~~ said ship-to address to a fraud-detection system, ~~the purchaser's data including a ship-to address for the transaction;~~
processing ~~the purchaser's data~~ said ship-to address to determine whether the transaction is potentially fraudulent by checking the purchaser's ship-to address against criteria; and
returning the relative risks of fraudulent activity associated with the transaction.
2. (Original) The fraud detection method according to claim 1, wherein the processing step comprising parsing out the purchaser's ship-to address.